

AMENDMENT TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of claims:

1-51. (Canceled)

52. (Original) A method of retaining consumer loyalty to a retail store, the method comprising the acts of:

identifying a most-valued consumer;

providing a recurring cash value benefit to the consumer; and

the consumer purchasing one of goods and services using the cash value benefit.

53. (Original) A method as set forth in claim 52 wherein the act of identifying a most-valued consumer includes the act of identifying the consumer based on at least one criterion, wherein the criterion includes a net amount spent on purchases within a predetermined amount of time at the retail store, the retail store's gross profit margin on the purchases, a number of trips to the retail store, and whether the consumer holds the retail store credit card.

54. (Original) A method as set forth in claim 52 wherein the act of identifying a most-valued consumer includes the act of identifying the consumer based on a mathematical algorithm that ranks a plurality of the retail store's consumers based on at least one of a net amount spent on purchases at the retail store, the retail store's profit margin on the purchases, a number of trips to the retail store, and whether the consumer holds the retail store credit card.

55. (Original) A method as set forth in claim 52 wherein the recurring cash value benefit is used to purchase one of goods and services at the retail store that distributed the cash value benefit.

56. (Original) A method as set forth in claim 52 further comprising the acts of notifying the consumer of their status as a most-valued consumer and informing the consumer of the cash value benefit.

57. (Original) A method as set forth in claim 52 wherein the amount of the cash value benefit is the same for each recurrence.

58. (Original) A method as set forth in claim 52 wherein the amount of the cash value benefit varies depending on at least one of the time of year, the amount of the consumer's previous purchases, and the consumer's pattern of spending.

59. (Currently Amended) A consumer loyalty program system comprising:  
a list including a most-valued consumer;  
a distribution system to distribute a recurring cash value benefit to the consumer, the cash value benefit to be used at a retail store; and  
the retail store including means for accepting the cash value benefit as a method of payment for one of goods and services.

60. (Currently Amended) A program system as set forth in claim 59 wherein the most-valued consumer is determined based on at least one criterion, wherein the criterion includes a net

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amount spent on purchases within a predetermined amount of time at the retail store, the retail store's gross profit margin on the purchases, a number of trips to the retail store, and whether the consumer holds the retail store credit card.

61. (Currently Amended) A program system as set forth in claim 59 wherein the most-valued consumer is determined based on a mathematical algorithm that ranks the consumer based on at least one of a net amount spent on purchases at the retail store, the retail store's profit margin on the purchases, a number of trips to the retail store, and whether the consumer holds the retail store credit card.

62. (New) A system for retaining consumer loyalty to a retail store, comprising:

a means for identifying a most-valued consumer, the means comprising a mathematical algorithm that ranks a consumer based on at least one of a net amount spent on purchases at the retail store, the retail store's profit margin on the purchases, a number of trips to the retail store, and whether the consumer holds the retail store credit card whereby an identified most-valued consumer is provided a recurring cash value benefit for purchasing one of goods and services from the retailer.